

Table I.A.2.b(2004) Percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	42.4%	70.1%	54.5%	38.0%	21.4%	8.8%	62.8%	14.8%
Industry group **								
Agric., fish., forest.	68.4%	73.3%	72.1%	58.3%	45.6% *	44.8%	72.0%	49.1%
Mining and manufacturing	40.0%	62.7%	51.1%	29.4%	16.8%	10.1%	52.8%	16.3%
Construction	60.7%	69.2%	54.3%	42.2%	39.8%	41.4%	62.9%	40.7%
Utilities and transp.	42.4%	72.3%	66.1%	36.1%	36.3%	14.4%	65.0%	21.4%
Wholesale trade	45.5%	77.5%	45.0%	31.4%	19.2%	6.5% *	62.5%	13.5%
Fin. svcs. and real estate	36.2%	71.4%	66.4%	40.8%	26.1%	10.6%	68.2%	15.2%
Retail trade	24.7%	65.7%	47.9%	31.8%	12.6%	2.6%	56.4%	5.7%
Professional services	50.6%	73.8%	51.4%	43.0%	23.1%	19.0%	66.2%	22.8%
Other services	43.2%	66.4%	61.3%	39.9%	20.0%	5.7%	62.1%	13.6%
Ownership								
For profit, incorporated	40.2%	70.6%	52.8%	37.4%	19.1%	9.0%	62.1%	13.6%
For profit, unincorporated	49.1%	68.7%	57.0%	34.3%	27.6%	3.6% *	64.5%	12.2%
Nonprofit	48.9%	69.5%	63.1%	43.8%	26.0%	20.2%	64.8%	27.4%
Age of firm								
Less than 5 years	55.9%	64.2%	47.0%	32.0%	16.7% *	1.5% *	59.1%	22.0% *
5-9 years	57.7%	69.8%	54.5%	33.0%	26.6%	6.6% *	64.0%	21.6%
10-19 years	53.9%	69.1%	49.4%	34.5%	20.8%	14.0% *	61.1%	21.9%
20 or more years	43.0%	72.5%	57.9%	40.4%	21.6%	11.4%	64.2%	17.8%
Unknown	7.2%	81.6% *	74.6%	33.0%	17.8%	6.0%	54.2%	6.8%
Multi/single status								
2 or more locations	17.0%	63.8%	49.4%	36.4%	20.6%	8.7%	48.3%	13.2%
1 location only	62.1%	70.2%	55.2%	39.1%	27.3%	53.2%	64.1%	31.8%
Percent full-time employees								
Less than 25%	37.8%	65.3%	63.6%	40.4%	24.8%	4.8% *	61.6%	14.8%
25-49 %	32.0%	62.5%	64.3%	38.9%	15.6% *	2.1% *	60.0%	7.8%
50-74 %	39.5%	69.8%	53.2%	35.5%	19.0%	3.9% *	63.2%	9.8%
75% or more	44.4%	70.9%	53.3%	38.1%	22.2%	11.3%	63.0%	16.9%
Union presence								
No union employees	44.9%	70.1%	54.1%	36.7%	18.9%	5.2%	62.7%	13.4%
Has union employees	38.9%	70.4%	59.7%	58.5%	44.5%	23.4%	66.1%	27.9%
Unknown	14.7%	71.2%	65.0%	31.7% *	39.2%	8.1%	63.5%	10.4%
Percent low wage employees								
50% or more low wage	30.6%	67.6%	52.6%	34.8%	16.2%	3.4%	59.7%	9.4%
Less than 50% low wage	46.6%	70.7%	54.9%	39.0%	24.5%	11.8%	63.6%	17.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.b(2004) Standard error for percent of private-sector establishments that offer health insurance that offer at least one health insurance plan that required no contribution from the employee for single coverage by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.46%	0.48%	2.05%	1.61%	1.63%	0.71%	0.78%	0.71%
Industry group **								
Agric., fish., forest.	4.97%	6.52%	12.11%	15.58%	14.99%*	12.99%	5.51%	11.22%
Mining and manufacturing	1.95%	4.45%	4.16%	3.74%	4.67%	1.57%	2.11%	2.11%
Construction	1.63%	1.94%	2.74%	3.82%	5.72%	12.08%	1.69%	3.80%
Utilities and transp.	2.65%	5.29%	6.56%	6.49%	6.55%	4.18%	4.77%	2.49%
Wholesale trade	1.80%	2.83%	5.93%	4.43%	3.93%	2.76%*	1.72%	1.91%
Fin. svcs. and real estate	1.13%	2.70%	6.26%	6.22%	3.19%	2.68%	1.81%	2.01%
Retail trade	0.99%	2.32%	3.07%	3.59%	3.17%	0.55%	1.77%	0.78%
Professional services	1.32%	1.91%	1.74%	2.20%	2.94%	2.18%	1.56%	1.90%
Other services	0.68%	1.12%	3.65%	2.31%	2.70%	1.15%	1.04%	1.11%
Ownership								
For profit, incorporated	0.61%	0.73%	2.14%	1.74%	1.79%	0.90%	0.91%	0.77%
For profit, unincorporated	1.08%	1.47%	3.03%	4.79%	4.01%	1.57%*	1.13%	1.28%
Nonprofit	1.13%	1.89%	4.14%	2.62%	2.58%	3.69%	1.85%	2.27%
Age of firm								
Less than 5 years	1.78%	2.23%	4.99%	6.36%	7.42%*	6.42%*	2.08%	6.73%*
5-9 years	1.91%	2.12%	3.54%	4.27%	6.41%	2.76%*	2.00%	3.14%
10-19 years	1.28%	1.13%	3.10%	2.71%	2.61%	5.28%*	1.43%	1.90%
20 or more years	0.64%	0.67%	2.35%	1.93%	1.78%	1.30%	0.69%	1.18%
Unknown	0.81%	24.49%*	21.15%	9.48%	4.34%	0.78%	14.06%	0.71%
Multi/single status								
2 or more locations	0.81%	7.19%	5.44%	2.83%	1.92%	0.74%	2.78%	0.76%
1 location only	0.51%	0.46%	1.84%	1.28%	2.09%	7.53%	0.63%	2.01%
Percent full-time employees								
Less than 25%	2.10%	5.62%	6.55%	7.04%	5.64%	3.00%*	3.45%	2.47%
25-49 %	1.45%	4.11%	4.40%	3.06%	5.74%*	0.81%*	2.72%	1.25%
50-74 %	1.28%	1.23%	2.80%	2.23%	3.84%	1.27%*	1.04%	1.73%
75% or more	0.57%	0.63%	1.82%	1.86%	2.01%	1.20%	0.84%	0.97%
Union presence								
No union employees	0.51%	0.51%	1.97%	1.65%	1.40%	0.73%	0.75%	0.75%
Has union employees	2.47%	6.05%	7.29%	5.10%	5.62%	2.48%	4.50%	2.31%
Unknown	1.16%	9.02%	13.62%	9.85%*	10.93%	1.21%	5.19%	1.00%
Percent low wage employees								
50% or more low wage	0.81%	2.45%	3.78%	3.01%	2.69%	0.97%	2.03%	1.03%
Less than 50% low wage	0.61%	0.66%	2.16%	1.85%	1.68%	1.19%	0.93%	0.72%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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